

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

Nicholas Ramos Torres

Debtor(s)

Case No. 19-16112-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/29/2019.
- 2) The plan was confirmed on 09/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/28/2021.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,600.00
Less amount refunded to debtor	\$3.54

NET RECEIPTS: **\$6,596.46**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$616.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,616.70**

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CACH, LLC	Unsecured	NA	3,855.31	3,855.31	0.00	0.00
COMMUNITY LOAN SERVICING LLC	Secured	NA	6,634.10	6,634.10	1,206.88	0.00
COMMUNITY LOAN SERVICING LLC	Secured	325,771.00	326,584.91	13,079.21	2,379.39	0.00
DISCOVER FIN SVCS LLC	Unsecured	241.00	NA	NA	0.00	0.00
GREEN DOT BANK	Unsecured	112.00	NA	NA	0.00	0.00
HSBC BANK USA NA	Unsecured	NA	632.38	632.38	0.00	0.00
I.C. SYSTEM INC	Unsecured	452.00	NA	NA	0.00	0.00
IRS DEPARTMENT OF TREASURY	Priority	6,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,483.00	443.78	443.78	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	255.29	255.29	255.29	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	58.00	58.00	0.00	0.00
SANTANDER CONSUMER USA INC	Secured	27,816.00	27,348.93	779.12	138.20	0.00
SANTANDER CONSUMER USA INC	Unsecured	NA	1,429.22	1,429.22	0.00	0.00
VERIZON WIRELESS	Unsecured	3,914.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$13,079.21	\$2,379.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,413.22	\$1,345.08	\$0.00
TOTAL SECURED:	\$20,492.43	\$3,724.47	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$255.29	\$255.29	\$0.00
TOTAL PRIORITY:	\$255.29	\$255.29	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,418.69	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,616.70</u>
Disbursements to Creditors	<u>\$3,979.76</u>
TOTAL DISBURSEMENTS :	<u>\$6,596.46</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/15/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.